

**Amendments to the Specification:**

Replace the paragraph beginning on page 23 of the specification at line 7 with the following amended paragraph. No new matter has been added:

At 716, it is determined whether authorization has been granted. If authorization has been granted, the method proceeds to 718 where credit authorization data is transmitted to the point of sale system, such as by transmitting through a gateway system to a remote hub system, and then by using mapped authorization request and credit transaction data to identify the point of sale system to which the authorization data should be transmitted. If it is determined at 716 that authorization has been denied, **the method proceeds to 720 where** a data message is transmitted to the point of sale system that instructs the operator that the credit transaction has been denied. Likewise, additional data such as theft warning data can be transmitted.